IN THE CLAIMS:

1.   A method for determining a recommended asset allocation and withdrawal strategy, comprising:

receiving information regarding total investable assets of an individual;

5   receiving information regarding total annual income of said individual;

receiving information regarding total annual fixed expenses of said individual;

receiving information regarding total annual flexible expenses of said individual;

10   subtracting the total annual income from the total annual fixed expenses to obtain net needs;

calculating a fixed dollar withdrawal by calculating the net needs as a percent of the total investable assets;

calculating a fixed percent withdrawal by calculating the total annual

15   flexible expenses as a percent of the total investable assets;

receiving information regarding a portfolio;

determining a hypothetical illustration of a distribution of possible portfolio values or withdrawal amounts for a designated time period by interacting (a) said total investable assets, (b) said fixed dollar withdrawal, (c)

20   said fixed percent withdrawal and (d) said portfolio, with a hypothetical distribution of investment outcomes for the portfolio based on a Monte Carlo analysis of an actual rate of return for the portfolio and an actual rate of inflation; and

displaying said hypothetical illustration to said individual.

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2.   The method of claim 1, wherein said designated time period is 30 years.

3.   The method of claim 1, wherein said hypothetical illustration is

30   displayed in a range from a worst case scenario to a best case scenario.

4.   The method of claim 1, wherein the actual rate of return and the actual rate of inflation are determined on an annual basis.

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5.   The method of claim 4, wherein the actual rate of return and the actual rate of inflation are determined for each year from 1950 to present.

6.   The method of claim 5, wherein the Monte Carlo analysis randomly selects the order of years and links a corresponding actual rate of inflation and a corresponding actual rate of return for the portfolio.

7.   The method of claim 1, wherein the portfolio is selected from different mixes of the group consisting of Domestic Large Cap, Mid Cap and Small Cap stocks; International Large Cap, Mid Cap, Small Cap and Emerging Markets stocks; Corporate, Government and Inflation Index Bonds, and 30-Day Treasury Bills.

8.   The method of claim 1, further comprising calculating the total withdrawal.

9.   The method of claim 8, wherein the fixed dollar withdrawal and fixed percent withdrawal are adjusted based on the total withdrawal.

10.   The method of claim 1, wherein the fixed dollar withdrawal and fixed percent withdrawal are adjusted based on the individual's financial situation.

11.   A method for using a computer to facilitate a recommended asset allocation and withdrawal strategy, comprising:
    inputting a portfolio;
    inputting an actual rate of return for the portfolio on a periodic basis;
    inputting an actual rate of inflation on a periodic basis; and
    determining a hypothetical distribution of investment outcomes on a periodic basis.

12.   The method of claim 11, wherein said actual rate of return and said actual rate of inflation are determined on an annual basis.

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13. The method of claim 12, wherein said actual rate of return and said actual rate of inflation are determined for each year from 1950 to present.

14. The method of claim 12, wherein the hypothetical distribution is determined by randomly selecting an order of years and linking a corresponding actual rate of inflation and a corresponding actual rate of return for the portfolio for each year.

15. The method of claim 14, wherein a Monte Carlo software program is used to select the order of the years.

16. The method of claim 11, wherein the portfolio is selected from different mixes of the group consisting of Domestic Large Cap, Mid Cap and Small Cap stocks; International Large Cap, Mid Cap, Small Cap and Emerging Markets stocks; Corporate, Government and Inflation Index Bonds; and 30-Day Treasury Bills.

17. A method for using a computer to facilitate a recommended asset allocation and withdrawal strategy, comprising:

inputting a of portfolio;

inputting a rate of return for the portfolio on an annual basis;

inputting a rate of inflation on an annual basis; and

determining a hypothetical distribution of investment outcomes on an annual basis by randomly selecting an order of years and linking a corresponding rate of inflation and a corresponding rate of return for the portfolio for each year.

18. The method of claim 17, wherein a Monte Carlo software program is used to select the order of years.

19. The method of claim 17, further comprising inputting an actual rate of return for the portfolio and an actual rate of inflation.

20. The method of claim 19, wherein said actual rate of return and said

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actual rate of inflation are determined for each year from 1950 to present.

21. The method of claim 17, wherein the portfolio is selected from different mixes of the group consisting of Domestic Large Cap, Mid Cap and Small Cap stocks; International Large Cap, Mid Cap, Small Cap and Emerging Markets stocks; Corporate, Government and Inflation Index Bonds; and 30-Day Treasury Bills.

22. A method for using a computer to facilitate a recommended asset allocation and fixed dollar/fixed percent withdrawal strategy, comprising:

inputting a portfolio;

inputting a rate of return for the portfolio on a periodic basis;

inputting a rate of inflation on a periodic basis; and

determining a hypothetical distribution of investment outcomes on a periodic basis.

23. The method of claim 22, further comprising inputting an actual rate of return for the portfolio and an actual rate of inflation on an annual basis.

24. The method of claim 23, wherein the actual rate of return and the actual rate of inflation are determined for each year from 1950 to present.

25. The method of claim 23, wherein the hypothetical distribution is determined by randomly selecting an order of years and linking a corresponding actual rate of inflation and a corresponding actual rate of return for the portfolio for each year.

26. The method of claim 25, wherein a Monte Carlo software program is used to select the order of years.

27. The method of claim 22, wherein the portfolio is selected from different mixes of the group consisting of Domestic Large Cap, Mid Cap and Small Cap stocks; International Large Cap, Mid Cap, Small Cap and Emerging Markets stocks; Corporate, Government and Inflation Index Bonds; and 30-Day Treasury Bills.

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28. A method for using a computer to facilitate a recommended asset allocation and withdrawal strategy, comprising:

    inputting an investment;

5   inputting a combination of fixed dollar and fixed percent withdrawals;

    inputting a portfolio;

    determining a hypothetical distribution of investment outcomes;

    interacting said combination of fixed dollar and fixed percent withdrawals with said hypothetical distribution of investment outcomes for the

10   portfolio; and

    generating a hypothetical illustration of a distribution of possible portfolio values or withdrawal amounts for a designated time period, wherein said portfolio values or withdrawal amounts are scaled based on the amount of the investment.

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29. The method of claim 28, wherein said hypothetical distribution of investment outcomes is defined by claim 11, 17 or 22.

30. The method of claim 28, wherein the combination of fixed dollar

20 withdrawal and fixed percent withdrawals is selected based on a total withdrawal.

31. The method of claim 28, further comprising adjusting the combination of withdrawals based on the distribution of hypothetical results.

25 32. The method of claim 28, further comprising adjusting the combination of withdrawals based on an individual's financial situation.

33. The method of claim 28, further comprising adjusting the portfolio based on the distribution of hypothetical results.

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34. The method of claim 28, further comprising adjusting the portfolio based on an individual's financial situation.

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35.   The method of claim 28, wherein the designated time period is 30 years.

36.   The method of claim 28, wherein the distribution of hypothetical results are illustrated on an annual basis.

37.   The method of claim 28, wherein the distribution of hypothetical results are illustrated in a range from a worst case scenario to a best case scenario.

38.   A method for using a computer to facilitate a recommended asset allocation and withdrawal strategy, comprising:
         inputting an investment;
         inputting a withdrawal;
         inputting a portfolio;
         determining a hypothetical distribution of investment outcomes;
         interacting said withdrawal and said hypothetical distribution of investment outcomes for the portfolio; and
         generating a hypothetical illustration of possible portfolio values or withdrawal amounts for a designated time period, wherein said portfolio values or withdrawal amounts are sealed based on the amount of the investment.

39.   The method of claim 38, wherein said hypothetical distribution of investment outcomes is defined by claim 11, 17 or 22.

40.   The method of claim 38, wherein said withdrawal is a fixed dollar withdrawal, a fixed percent withdrawal or a combination of fixed dollar and fixed percent withdrawals.

41.   A method for using a computer to facilitate a recommended asset allocation and withdrawal strategy, comprising:
         inputting an investment;
         inputting a combination of fixed dollar and fixed percent withdrawals;
         inputting a portfolio; and

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outputting a hypothetical illustration of a distribution of possible portfolio values or withdrawal amounts.

42.   The method of claim 41, wherein the combination of fixed dollar and fixed percent withdrawals is selected based on a total withdrawal.

43.   The method of claim 41, further comprising adjusting the combination of withdrawals based on the distribution of hypothetical results.

44.   The method of claim 41, further comprising adjusting the combination of withdrawals based on an individual's financial situation.

45.   The method of claim 41, further comprising adjusting the asset allocation based on the distribution of hypothetical results.

46.   The method of claim 41, further comprising adjusting the asset allocation based on an individual's financial situation.

47.   The method of claim 41, wherein the designated time period is 30 years.

48.   The method of claim 41, wherein the distribution of hypothetical results are illustrated on an annual basis.

49.   The method of claim 41, wherein the distribution of hypothetical results are illustrated in a range from a worst case scenario to a best case scenario.

50.   A method for determining a withdrawal strategy for a pool of assets where there is a risk of depleting an asset base while gathering income over time, comprising:

calculating total investable assets;

calculating total annual income;

calculating total annual fixed expenses;

calculating total annual flexible expenses;

subtracting the total annual income from the total annual fixed expenses to obtain net needs;

calculating a fixed dollar withdrawal by calculating the net needs as a

5   percent of the total investable assets; and

calculating a fixed percent withdrawal by calculating the total annual flexible expenses as a percent of the total investable assets.

51.   The method of claim 50, further comprising calculating a total

10   withdrawal by adding the fixed dollar withdrawal to the fixed percent withdrawal.

52.   An apparatus for facilitating a recommended asset allocation and withdrawal strategy, comprising:

a storage device; and

15   a processor connected to the storage device,

the storage device storing

a program for controlling the processor, and

the processor operative with the program to,

(1)   receive a portfolio,

20   (2)   receive an actual rate of return for the portfolio on a periodic basis,

(3)   receive an actual rate of inflation on a periodic basis, and

(4)   generate a hypothetical distribution of investment

25   outcomes on a periodic basis.

53.   The apparatus of claim 52, wherein the processor operative with the program receives an actual rate of return and an actual rate of inflation determined on an annual basis.

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54.   The apparatus of claim 53, wherein the processor operative with the program receives an actual rate of return and an actual rate of inflation determined for each year from 1950 to present.

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55.   The apparatus of claim 53, wherein the processor operative with the program determines the hypothetical distribution of investment outcomes by randomly selecting an order of years and linking a corresponding actual rate of inflation and a

5   corresponding actual rate of return for the portfolio for each year.

56.   The apparatus of claim 55, wherein the processor operative with the program uses a Monte Carlo software program to select the order of years.

10   57.   The apparatus of claim 52, wherein the portfolio received by processor is selected from different mixes of the group consisting of Domestic Large Cap, Mid Cap, and Small Cap stocks; International Large Cap, Mid Cap, Small Cap and Emerging Markets stocks; Corporate, Government and Inflation Index Bonds; and 30-Day Treasury Bills.

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58.   An apparatus for facilitating a recommended asset allocation and withdrawal strategy, comprising:

    a storage device; and

    a processor connected to the storage device,

20   the storage device storing

        a program for controlling the processor; and

        the processor operative with the program to,

        (1)   receive a portfolio,

        (2)   receive a rate of return for the portfolio on an annual

25   basis,

        (3)   receive a rate of inflation on an annual basis, and

        (4)   generate a hypothetical distribution of investment

        outcomes on an annual basis by randomly selecting an order of

        years and linking a corresponding rate of inflation and a

30   corresponding rate of return for the portfolio.

59.   The apparatus of claim 58, wherein the processor operative with the program receives an actual rate of return and an actual rate of inflation for each year

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from 1950 to present.

60.   The apparatus of claim 58, wherein the processor operative with the program uses a Monte Carlo software program to select the order of years.

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61.   The apparatus of claim 58, wherein the portfolio received by the processor is selected from different mixes of the group consisting of Domestic Large Cap, Mid Cap and Small Cap stocks; International Large Cap, Mid Cap, Small Cap and Emerging Markets stocks; Corporate, Government and Inflation Index Bonds,

10   and 30-Day Treasury Bills.

62.   An apparatus for facilitating a recommended asset allocation and fixed dollar/fixed percent withdrawal strategy, comprising:

     a storage device; and

15   a processor connected to the storage device,

     the storage device storing

          a program for controlling the processor; and

          the processor operative with the program to,

          (1)   receive a portfolio,

20   (2)   receive a rate of return for the portfolio on a periodic basis,

          (3)   receive a rate of inflation on a periodic basis, and

          (4)   generate a hypothetical distribution of investment outcomes on a periodic basis.

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63.   The apparatus of claim 62, wherein the processor operative with the program receives an actual rate of inflation and an actual rate of return for the portfolio on an annual basis.

30   64.   The apparatus of claim 63, wherein the processor operative with the program receives said actual rate of inflation and said actual rate of return on an annual basis for each year from 1950 to present.

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65.   The apparatus of claim 63, wherein the processor operative with the program determines a hypothetical distribution of investment outcomes by randomly selecting an order of years and linking a corresponding actual rate of inflation and a corresponding actual rate of return for the portfolio for each year.

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66.   The apparatus of claim 65, wherein the processor operative with the program uses a Monte Carlo software program to select the order of years.

67.   The apparatus of claim 62, wherein the portfolio received by the

10   processor is selected from different mixes of the group consisting of Domestic Large Cap, Mid Cap and Small Cap stocks; International Large Cap, Mid Cap, Small Cap and Emerging Markets stocks; Corporate, Government and Inflation Index Bonds; and 30-Day Treasury Bills.

15   68.   An apparatus for facilitating a recommended asset allocation and withdrawal strategy, comprising:

a storage device; and

a processor connected to the storage device,

the storage device storing

20   a program for controlling the processor;

the processor operative with the program to,

(1)   receive an investment,

(2)   receive a withdrawal,

(3)   receive a portfolio,

25   (4)   generate a hypothetical distribution of investment outcomes for the portfolio, and

(5)   interact the hypothetical distribution of investment outcomes with the withdrawal to generate a hypothetical illustration of a distribution of possible portfolio values or

30   withdrawal amounts for a designated time period, wherein the portfolio values or withdrawal amounts are scaled based on the amount of the investment.

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69.   The apparatus of claim 68, wherein the hypothetical distribution of investment outcomes is defined by claim 11, 17 or 22.

70.   The apparatus of claim 68, wherein the withdrawal is a fixed dollar withdrawal, a fixed percent withdrawal or a combination of fixed dollar and fixed percent withdrawals.

71.   The apparatus of claim 68, wherein the processor generates a hypothetical illustration for both portfolio values and withdrawal amounts.

72.   The apparatus of claim 68, wherein the processor generates a hypothetical illustration on an annual basis for a time period of 30 years.

73.   The apparatus of claim 68, wherein the processor generates a hypothetical illustration from a worst case scenario to a best case scenario.

74.   An apparatus for facilitating a recommended asset allocation and withdrawal strategy, comprising:
        a storage device; and
        a processor connected to the storage device,
        the storage device storing
                a withdrawal worksheet or a portfolio values worksheet, and
                a program for controlling the processor;
                the processor operative with the program to,
                (1)   receive an investment,
                (2)   receive a withdrawal,
                (3)   receive a portfolio, and
                (4)   interact the withdrawal worksheet or the portfolio values worksheet with the information received to generate a hypothetical illustration of a distribution of possible portfolio values or withdrawal amounts for a designated time period.

75.   An apparatus for facilitating a recommended asset allocation and

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withdrawal strategy, comprising:

    a storage device; and

    a processor connected to the storage device,

    the storage device storing

5   a program for controlling the processor;

        the processor operative with the program to,

        (1)   receive an investment,

        (2)   receive a combination of fixed dollar and fixed percent withdrawals,

10   (3)   receive a portfolio,

        (4)   generate a hypothetical distribution of investment outcomes for the portfolio, and

        (5)   interact the hypothetical distribution of investment outcomes with the combination of fixed dollar and fixed percent

15   withdrawals to generate a hypothetical illustration of a distribution of possible portfolio values or withdrawal amounts for a designated time period, wherein the portfolio values or withdrawal are scaled based on the amount of the investment.

20   76.   The apparatus of claim 75, wherein the hypothetical distribution of investment outcomes is defined by claim 11, 17 or 22.

    77.   The apparatus of claim 75, wherein the processor generates a hypothetical illustration for both portfolio values and withdrawals amounts.

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    78.   The apparatus of claims 75, wherein the processor generates a hypothetical illustration on an annual basis for a time period of 30 years.

    79.   The apparatus of claim 75, wherein the processor generates a

30 hypothetical illustration from a worst case scenario to a best case scenario.

    80.   An apparatus for facilitating a recommended asset allocation and withdrawal strategy, comprising:

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a storage device; and

a processor connected to the storage device,

the storage device storing

a withdrawal worksheet or a portfolio values worksheet, and

5   a program for controlling the processor;

the processor operative with the program to,

(1)   receive an investment,

(2)   receive a combination of fixed dollar and fixed percent

withdrawals,

10   (3)   receive a portfolio and

(4)   interact the withdrawal worksheet or the portfolio values

worksheet with the information received to generate a

hypothetical illustration of a distribution of possible portfolio

values or withdrawal amounts for a designated time period.

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81.   A computer readable medium having computer executable software

code stored thereon to facilitate a recommended asset allocation and withdrawal

strategy, comprising:

code for receiving a portfolio;

20   code for receiving an actual rate of return for the portfolio on a periodic

basis;

code for receiving an actual rate of inflation on a periodic basis; and

code for determining a hypothetical distribution of investment

outcomes on a periodic basis.

25   82.   A computer readable medium having computer executable software

code stored thereon to facilitate a recommended asset allocation and withdrawal

strategy, comprising:

code for receiving a portfolio;

code for receiving a rate of return for the portfolio on an annual basis;

30   code for receiving a rate of inflation on an annual basis; and

code for determining a hypothetical distribution of investment

outcomes on an annual basis by randomly selecting an order of years

and linking a corresponding rate of inflation and a corresponding rate

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of return for the portfolio for each year.

83. A computer readable medium having computer executable software code stored thereon to facilitate a recommended asset allocation and fixed dollar/fixed percent withdrawal strategy, comprising:

5   code for receiving a portfolio;

code for receiving a rate of return for the portfolio on a periodic basis;

code for receiving a rate of inflation on a periodic basis; and

code for determining a hypothetical distribution of investment outcomes on a periodic basis.

10   84. A computer readable medium having computer executable software code stored thereon to facilitate a recommended asset allocation and withdrawal strategy, comprising:

code for receiving an investment;

code for receiving a withdrawal;

15   code for receiving a portfolio; and

code for outputting a hypothetical illustration of a distribution of possible portfolio values or withdrawal amounts.

85. The computer readable medium of claim 84, wherein the withdrawal is a fixed dollar withdrawal, a fixed percent withdrawal or a combination of fixed dollar

20   and fixed percent withdrawals.

86. A computer readable medium having computer executable software code stored thereon to facilitate a recommended asset allocation and withdrawal strategy, comprising:

code for receiving an investment;

25   code for receiving a withdrawal;

code for receiving a portfolio;

code for generating a hypothetical distribution of investment outcomes for the portfolio; and

code for interacting the hypothetical distribution of investment

30   outcomes with the withdrawal to generate a hypothetical illustration of a distribution of possible portfolio values or withdrawal amounts,

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wherein the portfolio values or withdrawal amounts are scaled based on the amount of the investment.

87.   The computer readable medium of claim 86, wherein the withdrawal is a fixed dollar withdrawal, a fixed percent withdrawal or a combination of fixed dollar and fixed percent withdrawals.

88.   A computer readable medium having computer executable software code stored thereon to facilitate a recommended asset allocation and withdrawal strategy, comprising:

   code for storing a withdrawal worksheet or a portfolio values worksheet;

   code for receiving an investment;

   code for receiving a withdrawal;

   code for receiving a portfolio; and

   code for interacting the withdrawal worksheet or the portfolio values worksheet with the information received to generate a hypothetical illustration of a distribution of possible portfolio values or withdrawal amounts.

89.   The computer readable medium of claim 88, wherein the withdrawal is a fixed dollar withdrawal, a fixed percent withdrawal or a combination of fixed dollar and fixed percent withdrawals.

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